

Exhibit H

Ref: Correspondence Imaged

Corr 4/22/11
Tvne Date**GMAC Mortgage**

April 28, 2011

Timothy J Halloran
88 Kearny Street Suite 1000
San Francisco CA 94108

RE: Account Number [REDACTED] 8940
Mortgagor
Property Address Bernard V Ward
3300 Kirkham Street
San Francisco CA 94122

Dear Timothy J Halloran:

This letter is in response to your inquiry regarding loan modification on the above referenced account.

Please be advised, the traditional permanent modification was approved on April 21, 2011 with an effective date of May 1, 2011. As indicated in your correspondence, the scheduled monthly payment of \$3,253.24 includes the principal and interest payment being \$2,678.12. The modified interest rate is 2.875%.

With any questions regarding the loan modification, please contact our Loss Mitigation Department at 1-800-850-4622.

If you have any further questions, please contact Customer Care at 1-800-766-4622 between the hours of 6:00 am to 10:00 pm CT Monday through Friday and 9:00 am to 1:00 pm CT on Saturday.

Customer Care
Loan Servicing

DC